

Kids health initiative a must

By The Montana Standard Staff - 09/16/2008

This one should be a no-brainer. It's called Initiative-155, the "Healthy Montana Kids" initiative and is aimed at getting the 34,000 uninsured children on the insurance rolls.

It seems amazing that there are still so many children without health insurance despite the years of publicity about the CHIP program, or Children's Health Insurance Plan, that pays insurance premiums for kids even if the parents don't have insurance.

About 16,000 Montana kids from birth to age 18 are enrolled in CHIP. Its income limit is \$30,800 and most of the parents are working. There is also Medicaid available for kids.

However, there's a stigma attached to asking for a hand-out or hand-up, according to State Auditor John Morrison, who's championing this initiative.

"People do not like to be given welfare, in whatever form," Morrison told [The Montana Standard](#) recently. "That's why this new program, a combination of Medicaid and CHIP is called Healthy Montana Kids. It reduces the stigma, increases the income level and gives parents some options." Morrison said that the Legislature wrestled with extra funding for CHIP but politics became a big part of the debate and the dial never got moved. Montana still ranks near the bottom of CHIP funding nationally.

So Morrison, as chairman of I-155, said those concerned took the initiative route and gathered 40,000 signatures to get it on November's ballot.

It's a huge improvement over CHIP itself, but may make some a bit queasy about how some of the information is gathered. Nonetheless, the overall goal will be to get those falling through the cracks much-needed dental and medical insurance. It's obvious that if children receive early medical care, their chances of developing problems later diminish.

Here's how it works:

- It expands the eligibility of those needing insurance, from 175 percent of the federal poverty level to 250 percent. (Montana currently is among six states that limits the coverage below 200 percent).
- It offers premium assistance to parents who have insurance themselves, but cannot afford to add their children to it. (So, if a parent doesn't want to have a child join CHIP, they at least have a way to put the child on their own private insurance. This actually costs less than the CHIP program and saves the state money).
- It uses enrollment partners to actively enroll kids. Hospitals, schools, YMCAs, Head Start programs will have parents fill out questionnaires that include income levels and insurance coverage. That information will be forwarded to the state Department of Public Health and Human Services. In turn, the state will send parents pamphlets urging them to enroll their children in Health Montana Kids. It's an attempt to cover all the bases.
- Federal matching funds will pay most of the cost. The state's share will be about \$22 million, which will bring in about \$75 million in federal dollars. The state money comes from a tax on insurance premiums already paid to state coffers and administered by Morrison's office. It totals about \$66 million annually. A third of that will be set aside for this insurance program.

Like we say, it's a no-brainer. In this political age where the issue is adequate health insurance coverage for all, the best way to start is with the children at the state level. Montana needs to get out of the basement on this one.